

**WHAT IS CLAIMED IS:**

1. An electronic transaction system for the internet, to be used in an internet system comprising:
  - at least one internet user site equipped with an internet accessible computer;
  - 5 at least one provider website to provide products, services and/or information in said internet system;
  - at least one bank website to allow access by internet users, including said internet user site, to request payments; and
  - 10 a payment authentication server to examine requests and information and to generate results of examination;
- characterized in that said electronic transaction system operates a request of transaction in a method comprising the following steps:
  - upon said provider website's receipt of a request of transaction by said internet user, linking said user site to said payment authentication server;
  - 15 said payment authentication server asking said user site to input necessary information for examination;
  - said payment authentication server examining said input information according enrolled information of said user site;
  - 20 upon approval of examination by said payment authentication server, linking said payment authentication server to said bank website; otherwise, linking to said

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provider website and transmitting to said provider website result of said examination;

after having linked to said bank website, said payment authentication server requesting said bank website to authorize payments to said provider site by 5 transmitting said input information to said bank website;

said bank website examining said request by comparing said input information with enrolled information of said user site and generating a result of said examination;

10 said bank website transmitting said result of examination to said payment authentication server; and

said payment authentication server linking to said provider website and transmitting said result of examination to said provider said provider website.

2. The electronic transaction system for the internet according to claim 1, wherein said electronic transaction system for the internet further links to said 15 user site and transmits said result of examination to said user site after said result of examination is transmitted to said provider website.

3. An electronic transaction system for the internet, to be used in an internet system comprising:

at least one internet user site equipped with an internet accessible computer; 20 at least one provider website to provide products, services and/or information in said internet system; and

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at least one bank website to allow access by internet users, including said internet user site, to request payments;

characterized in that said electronic transaction system for the internet comprises a payment authentication server to examine requests and information

5 and to generate results of examination; a user database to store enrollment data of a plurality of users; and a provider database to store enrollment data of a plurality of provider sites; and that said payment authentication operates a request of transaction in a method comprising the following steps:

upon receipt of said provider website's input of a request of transaction by  
10 said internet user, linking to said user site;

asking said user site to input necessary information for examination;  
examining said input information according enrolled information of said user site;

upon approval after said examination, linking to said bank website; otherwise,  
15 linking to said provider website and transmitting to said provider website result of said examination;

after having linked to said bank website, requesting said bank website to authorize payments to said provider site by transmitting said input information to said bank website;

20 receiving result of said examination from said bank website; and  
linking to said provider website and transmitting said result of examination

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to said provider said provider website.

4. The electronic transaction system for the internet according to claim 3, wherein said payment authentication server further links to said user site and transmits said result of examination to said user site after said result of
- 5 examination is transmitted to said provider website.